

**AMENDMENT TO H.R. 3121, AS REPORTED
OFFERED BY MR. STARK OF CALIFORNIA**

In section 23 of the bill, before “Section 1363” insert “(b) NOTIFICATION OF ESTABLISHMENT OF FLOOD ELEVATIONS.—”.

In section 23 of the bill, after the section heading, insert the following:

1 (a) NOTIFICATION AND APPEAL OF FLOOD MAP
2 CHANGES.—Subsection (h) of section 1360 of the Na-
3 tional Flood Insurance Act of 1968 (42 U.S.C. 4101(h))
4 is amended to read as follows:

5 “(h) NOTIFICATION AND APPEAL OF FLOOD MAP
6 CHANGES BY COMMUNITY.—

7 “(1) NOTIFICATION.—In the case of any change
8 to flood insurance map panels, including any change
9 in the form of a letter of map amendment or a letter
10 of map revision, the Director shall provide notice of
11 such change by—

12 “(A) providing the chief executive officer of
13 each community affected by the change, by cer-
14 tified mail, with a return receipt requested, a
15 copy of the revised maps for such community

1 and a statement explaining the process under
2 this subsection to appeal to the Director for
3 changes in such revised maps; and

4 “(B) causing notice of such changes to be
5 published in the Federal Register, which notice
6 shall include information sufficient to identify
7 the communities affected and the changes
8 made, information explaining how to obtain
9 copies of the changes and revisions, and a state-
10 ment explaining the process under this sub-
11 section to appeal to the Director for changes in
12 such revised maps.

13 “(2) APPEALS.—With respect to any change to
14 a flood insurance map panel, during the 30-day pe-
15 riod beginning upon the occurrence of the last of the
16 actions required under subparagraphs (A) and (B)
17 of paragraph (1), a community affected by the
18 change may appeal the change by submitting an ob-
19 jection to the change, in writing, to the Director.
20 Such an objection may provide additional evidence
21 relating to the objection or a request for additional
22 time to obtain information related to the objection.
23 The right of a community to appeal a change to
24 flood insurance map panels under this subsection
25 shall be in addition to any right or opportunity for

1 a community to appeal such a change under section
2 1363.

3 “(3) RESPONSE TO APPEAL.—During the 30-
4 day period that begins upon the receipt by the Di-
5 rector of an objection pursuant to paragraph (2), the
6 Director shall determine whether to deny the objec-
7 tion, revise the changes to the flood insurance map
8 panels in response to the objection, or to grant addi-
9 tional time to the community to obtain evidence re-
10 lated to the objection. Immediately upon making
11 such determination, the Director shall notify the
12 chief executive officer of the community, in writing
13 and by certified mail, with a return receipt re-
14 quested, of such determination.

15 “(4) ADDITIONAL TIME.—If the Director grants
16 a community additional time to obtain evidence re-
17 lated to the objection—

18 “(A) the notification pursuant to para-
19 graph (3) shall state the amount of time grant-
20 ed; and

21 “(B) during the 30-day period beginning
22 upon the earlier of the submission of such evi-
23 dence or the expiration of such additional time
24 granted, the Director shall determine whether
25 to deny the objection or revise the changes to

1 flood insurance map panels in response to the
2 objection.

3 Immediately upon making such determination, the
4 Director shall notify the chief executive officer of the
5 community, in writing and by certified mail, with a
6 return receipt requested, of such determination.

7 “(5) NOTIFICATION TO HOMEOWNERS.—

8 “(A) IN GENERAL.—Not later than 30
9 days after any final determination described in
10 subparagraph (B), the Director shall, by cer-
11 tified mail, with a return receipt requested, pro-
12 vide written notification, to each owner of real
13 property affected by the change to flood insur-
14 ance map panels resulting from such determina-
15 tion, of—

16 “(i) the status of such property with
17 respect to flood zone and flood insurance
18 purchase requirements under this Act and
19 the Flood Disaster Protection Act of 1973;
20 and

21 “(ii) information regarding how and
22 where to obtain any coverage required and
23 the estimated cost of such coverage.

1 “(B) FINAL DETERMINATIONS.—A final
2 determination described in this subparagraph
3 is—

4 “(i) the expiration of the period under
5 paragraph (2) without receipt by the Di-
6 rector of an objection in accordance with
7 such paragraph;

8 “(ii) a determination pursuant to
9 paragraph (3) or (4)(B) to deny an objec-
10 tion; or

11 “(iii) a determination pursuant to
12 paragraph (3) or (4)(B) to revise the
13 changes to flood insurance map panels in
14 response to the objection in a manner such
15 that such panels are altered from the pan-
16 els in effect before such changes.

17 “(6) EFFECTIVE DATE OF CHANGES.—A
18 change to a flood insurance map panel shall take ef-
19 fect—

20 “(A) with respect to any property for
21 which such change results in the initial applica-
22 bility of any requirement under this Act or the
23 Flood Disaster Protection Act of 1973 to pur-
24 chase flood insurance for the property, upon the
25 expiration of the 6-month period beginning

1 upon the date that notice under paragraph (5)
2 is mailed to the owner of such property; and
3 “(B) with respect to any property for
4 which such change results in elimination of any
5 such purchase requirement or decreases the
6 cost of coverage required, immediately upon the
7 final determination under paragraph (5) re-
8 garding such change.”.